



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Albert Russo  
CN 4853  
Trenton, NJ 08650  
(609) 587-6888  
Standing Chapter 13 Trustee

Order Filed on September 12, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

Joseph Anthony Arnau  
Yolanda G. Arnau

Debtor(s)

Case No.: 16-21872 / MBK

Judge: Michael B. Kaplan

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

**DATED: September 12, 2019**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter having come before the Court on the Trustee's Certification of Default, and good cause having been shown, it is

**ORDERED** that the case is dismissed.

**IT IS FURTHER ORDERED** that, pursuant to 11 U.S.C. § 349(b), this court for cause retains jurisdiction over any application filed within 14 days of the date of this order by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

**IT IS FURTHER ORDERED** that any funds held by the Chapter 13 Trustee from payments made on account of the debtor(s) plan shall be disbursed to creditors.

**IT IS FURTHER ORDERED** that any *Order to Employer to Pay to the Chapter 13 Trustee* (wage order) that has been entered in this case is hereby terminated. The employer is authorized to cease wage withholding immediately. The debtor or debtor(s) counsel is hereby authorized to serve this Order upon the appropriate parties.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Joseph Anthony Arnau  
 Yolanda G. Arnau  
 Debtors

Case No. 16-21872-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db/jdb +Joseph Anthony Arnau, Yolanda G. Arnau, 47 Carnaby Close, Freehold, NJ 07728-3805

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
 James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. jpshay@mdwcg.com,  
 jpshay@gmail.com  
 Jonathan C. Schwalb on behalf of Creditor Fay Servicing, LLC bankruptcy@friedmanvartolo.com  
 Michael Leonard Detzky on behalf of Joint Debtor Yolanda G. Arnau mldetzky@hotmail.com,  
 r40042@notify.bestcase.com  
 Michael Leonard Detzky on behalf of Debtor Joseph Anthony Arnau mldetzky@hotmail.com,  
 r40042@notify.bestcase.com  
 Rebecca Ann Solarz on behalf of Creditor Wilmington Trust, National Association, not in its  
 individual capacity, but solely as trustee for MFRA Trust 2016-1. rsolarz@kmllawgroup.com  
 Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com,  
 nj.bkecf@fedphe.com  
 Timothy McNichols on behalf of Creditor Township of Howell Tmcnichols@dmmrlawfirm.com  
 TOTAL: 10